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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re application of: Davis et al.

Attorney Docket No.:  
VISAP016/P-10500

Application No.: 09/359,083

Examiner: LIVERSEDGE, Jennifer L.

Filed: July 22, 1999

Group: 3692

Title: INTERNET PAYMENT,  
AUTHENTICATION AND LOADING SYSTEM  
USING VIRTUAL SMART CARD

Confirmation No.: 2317

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CERTIFICATE OF EFS-WEB TRANSMISSION

I hereby certify that this correspondence is being transmitted electronically through EFS-WEB to the Commissioner for Patents, P.O. Box 1450 Alexandria, VA 22313-1450 on February 24, 2009. Signed: /Ann Lowe Type Signature Here: Ann Lowe  
Secretary

**AMENDMENT F**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Examiner's Answer mailed December 24, 2008, Applicant requests that prosecution be reopened and that the following amendments and remarks relevant to the new grounds of rejection be entered and considered:

**Amendments to the Claims** are reflected in the listing of claims which begin on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.